



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | PAYMENTS AND CURRENCY MANAGEMENT SECTOR

CIRCULAR LETTER NO. CL-2026-022

To : **All BSP-Supervised Financial Institutions (BSFIs) and Other Relevant Stakeholders**

Subject : **Retail ISO 20022 Harmonization Industry Project Team**

The Bangko Sentral ng Pilipinas (BSP) approves the constitution of the Retail ISO 20022 Harmonization Industry Project Team. The Industry Project Team shall lead the coordination and collaboration among all relevant stakeholders on the harmonization approach set forth in BSP Circular No. 1223 dated 20 November 2025. The official list of members of the ISO 20022 Harmonization Industry Project Team is hereby published below:

CATEGORY	INSTITUTION	REPRESENTATIVE
Universal and Commercial Banks (UKBs)	Banco De Oro Unibank Inc. (BDO)	Mr. Carlo B. Nazareno, Head, TBG Cash Management Services, Transaction Banking Group
UKBs	Bank of the Philippine Islands (BPI)	Mr. Rolando A. Caparas, Head, EDPO-RTGS, GSRT&EOD Netting, Enterprise Operations
		Mr. Rolin D. Castro, Head, PTSM-ENT Payments and 3 rd Party Apps, Enterprise Operations
		Ms. Rose Dianne A. Gayos, Head, Payments Platform & Management, Digital Channels
		Ms. Grace Pacita A. Saulog, Head, Remittance & Fund Transfers
		Ms. Renee Claudia T. Villanueva, Head, Disbursement Products, Transaction Banking
		Mr. Frederick S. Tang, BIZLINK Platform Lead, Transaction Banking
UKBs	East West Banking Corporation	Mr. Randall O. Chan, AVP, Business Channels Head
UKBs	Hongkong and Shanghai Banking Corporation (HSBC)	Ms. Casxandra Alcasid, Head of Product Management, Global Payments Solutions
		Mr. Warren Valdez, Head of Operations Management, Global Payment Solutions Operation
UKBs	JP Morgan Chase Bank, N.A.	Ms. Anna Clarissa Mortel, Executive Director
		Mr. Jesus Salvador R. Que, Vice-President – Product Management Payments
UKBs	Land Bank of the Philippines	Ms. Lilian Cruz, Senior Vice President
		Mr. Henry Ison, Senior Information Technology Specialist
		Ms. Ludy Tanag, Senior Information Technology Officer
UKBs	Metro politan Bank and Trust Company (Metrobank)	Mr. Ferdinand Pantangco, Head, Electronic Banking Division
		Ms. Marilou M. Rosario, Head, Inward Payments Department
		Mr. Christopher Ray O. Causapin, OIC, Payments Operations Division

CATEGORY	INSTITUTION	REPRESENTATIVE
UKBs	Philippine National Bank (PNB)	Ms. Jessica Apple R. Lazaro-Manigbas, Debit/Prepaid Card Implementation Officer
		Ms. Jennifer V. Iglesias, Credit Cards Systems Implementation Officer
UKBs	Rizal Commercial Banking Corporation (RCBC)	Mr. Charleston Franklin C. Uy, Product Development Lead - RCBC Pulz App and Web, Product & Experience Segment/ Digital Enterprise & Innovations Group
UKBs	Security Bank Corporation	Ms. Cherish Mae Abrajano, Unit Head, Product Development - Payment Hub and Gateway Unit
		Ms. Nicole Ranna Feliciano, Department Head, Product Management and Payments Channel Department
UKBs	Standard Chartered Bank (SCB)	Ms. Kathleen Charmaine Huang, Cash Product Head and Head Transaction Banking PH
		Ms. Teresita Regala, Business Risk Manager, TB Cash
		Ms. Marqueza Carpio, Cash Domestic Processing Unit Head
UKBs	Union Bank of the Philippines	Ms. Coral Miguel T. Evangelista, CX Designer - Instant Payments
		Ms. Javi Angela B. De Gorostiza, API Marketplace Senior Product Manager, Transaction Banking Center (Corporate Channels)
		Ms. Khae Anne Lezlie Relota, Digital Channels Platform Lead - Instant Payments
Thrift Banks (TBs)	Sterling Bank of Asia, Inc. (A Savings Bank)	Mr. Christopher G. Rocero, Head, Trade Services and Remittance
Rural Banks (RBs)	Cantilan Bank, Inc. (A Rural Bank)	Ms. Sheryl G. Asio, Head, Operations Group
RBs	Maribank Philippines, Inc. (A Rural Bank)	Mr. Jorell M. Chan, Cards and Payment Operations Lead
Electronic Money Issuers (EMI)	G-Xchange, Inc. (GXI)	Ms. Jenny Rose Li So, Product Head for Cash In and Cash Out (CICO)
EMI	Maya Philippines	Mr. Alberto Rene Lorica, Associate Director for Platform Products, Product Engineering
EMI	PPS-PEPP Financial Services Corp. (PalawanPay)	Mr. Jayson R. Cruz, Head, Enterprise Customer Solutions for Palawan Group of Companies
EMI	Wise Pilipinas, Inc.	Mr. Areson Cuevas, Philippines Country Manager
		Ms. Princess Gaurano, Compliance Officer
Digital Banks (DBs)	GoTyme Bank Corporation	Ms. Elaine Tan, Head, Payment Operations
	Union Digital Bank, Inc.	Ms. Sofia Carmela P. De Luna, Payments and Settlement Operations Lead

Payment System Management Body (PSMB)

CATEGORY	INSTITUTION	REPRESENTATIVE
Payment System Management Body (PSMB)	Philippine Payments Management Inc. (PPMI)	Ms. Carmelita R. Araneta, General Manager
		Ms. Carmela Leticia A. Pama, Head, Risk Management and Compliance Monitoring
		Ms. Anna Marie A. Cruz, Head, Policy Development and Communications Unit
		Ms. Winnie L. Evangelista, Administrative Officer and Assistant to the General Manager
		Ms. PJ C. Arguelles, Secretariat Officer

Technical Experts

CATEGORY	INSTITUTION	REPRESENTATIVE
Clearing Switch Operator (CSO)	BancNet	Roseanne T. Tan, Head of Business & Relationship Management
		Leilani M. Samonte, Product Manager
		Mr. Roel Dennis Tan, Chief Risk and Compliance Officer
		Mr. Erick Balolong, Systems Architect
	Philippine Clearing House Corporation (PCHC)	Mr. Nico Paulo I. Mendoza, Head, Technology, Strategy and Architecture
		Mr. Maximilian K. Torrecampo, AVP, Technology and Communications Management Group (TCMG)

For information and guidance.


MAMERTO E. TANGONAN
Deputy Governor

3 June 2026